

# United States Bankruptcy Court

Eastern District of Texas

Case No. 08-42263

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Katherine Lucille Hudson  
aka Katy Hudson  
4713 Rhone Drive  
Argyle, TX 76226

Social Security No.:

xxx-xx-3739

Employer's Tax I.D. No.:

## DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

### **IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 12/3/08

Brenda T. Rhoades  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0540-4  
Case: 08-42263

User: admin  
Form ID: B18

Page 1 of 1  
Total Served: 15

Date Rcvd: Dec 03, 2008

The following entities were served by first class mail on Dec 05, 2008.

db	+Katherine Lucille Hudson,	4713 Rhone Drive,	Argyle, TX 76226-2463
tr	+Michelle Chow,	5401 N. Central Expressway Suite 218,	Dallas, TX 75205-3378
5192515	+Bank Of America,	Po Box 1598,	Norfolk, VA 23501-1598
5192516	+Brazos Higher Educatio,	300 E Highland Mall Blvd,	Austin, TX 78752-3746
5192518	+Chase Manhattan Mtg,	3415 Vision Dr,	Columbus, OH 43219-6009
5192519	+Citi,	Po Box 6241,	Sioux Falls, SD 57117-6241
5192520	+Debbie Eanes,	1532 Steamboat Trl,	Lewisville, TX 75077-7539
5192522	+Denton Regional Hospital,	3535 S Interstate 35,	Denton, TX 76210-6850
5192523	+First Financial Bank Usa,	363 W Anchor Dr,	Dakota Dunes, SD 57049-5154
5192527	+Questcare Medical,	3535 S Interstate 35,	Denton, TX 76210-6850
5192528	+Sears/cbsd,	Po Box 6189,	Sioux Falls, SD 57117-6189

The following entities were served by electronic transmission on Dec 04, 2008.

tr	+EDI: QMHCHOW.COM Dec 04 2008 04:48:00	Michelle Chow,	5401 N. Central Expressway Suite 218,
		Dallas, TX 75205-3378	
5192515	+EDI: BANKAMER2.COM Dec 04 2008 04:48:00	Bank Of America,	Po Box 1598,
		Norfolk, VA 23501-1598	
5192517	+EDI: CHASE.COM Dec 04 2008 04:48:00	Chase,	800 Brooksedge Blvd,
		Westerville, OH 43081-2822	
5192519	+EDI: CITICORP.COM Dec 04 2008 04:48:00	Citi,	Po Box 6241, Sioux Falls, SD 57117-6241
5192524	+EDI: FORD.COM Dec 04 2008 04:48:00	Ford Motor Credit Corporation,	Po Box Box 542000,
		Omaha, NE 68154-8000	
5192525	+EDI: RMSC.COM Dec 04 2008 04:48:00	Gemb/oldnavy,	Po Box 981400, El Paso, TX 79998-1400
5192526	+EDI: CBSKOHLS.COM Dec 04 2008 04:48:00	Kohls/chase,	N56 W 17000 Ridgewood Dr,
		Menomonee Falls, WI 53051-5660	

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5192521 Debbie Eanes

TOTALS: 1, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 05, 2008

Signature:

